Money Education

By MC3(SW) Dale Patrick **Frost**

Enterprise Public Affairs

The Navy provides many Sailors with their first steady paycheck. The decisions Sailors make with their money can set the tone for years to come. It's the job of USS Enterprise (CVN-65) Command Financial Specialist (CFS), Chief Machinist's Mate (SW/AW) Wesley Grady, to ensure Sailors develop sound financial habits.

"My job is to train, educate, refer and assist Sailors of the USS Enterprise with financial situations," said Grady.

Grady assures Sailors that, as CFS, he does not control Sailor's finances, but he will help in any way he can.

Sailors who want to begin building up savings should look at opening three separate savings accounts. The first is used to aid with making life's larger purchases.

"The first is what I like to call the goal-getter account. A Sailor opens this account with a specific goal in

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Electronics Technician 2nd Class Carl Williams fills out a Tuition Assistance (TA) application form in the ESO office onboard APL-61. The TA program can cover up to 100 percent of the member's tuition and fees at any accredited educational institute for Sailors looking to further their education.

Affording Big E Sailors the Opportunity to Learn

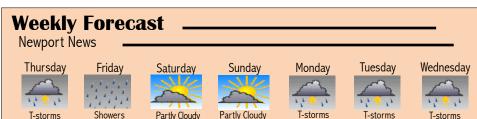
By MC3(SW) Tracey Whitley **Enterprise Public Affairs**

Many people join the military knowing very little about the new lifestyle they will encounter; however, the one thing they do know about is the great benefits they will receive while serving their nation. The educational benefits offered through the Navy are phenomenal and there is one program in particular that many Sailors onboard Big E use to further their education.

The Tuition Assistance (TA) program is available for all active duty Sailors to use seeking financial assistance for college courses. It can cover up to 100 percent of the member's tuition and fees at any accredited educational institute.

"Each fiscal year, Sailors are allotted up to 16 semester hours, provided that

each credit hour does not exceed \$250,"



Navy Expands PTS for Sailors E-6 and Below with 14 Years or Less

From Navy Personnel **Command Public Affairs**

The chief of naval personnel announced plans to expand the Navy's Perform to Serve (PTS) program to include all Sailors, E-6 and below, with 14 years or less of service, beginning June 1 as described in NAVADMIN 161/09.

PTS is a centralized reservation system that helps the Navy manage reenlistments of Sailors with less than 10 years of service, or Zones A and B.

The expansion of the PTS program allows the Navy greater flexibility to control the number of Sailors in specific ratings and provides better advancement opportunities for Sailors, while helping the Navy manage manpower requirements.

"The Perform to Serve program is an essential tool that allows us to provide stable and predictable manning to the fleet. It will allow us to keep a balanced force based on experience, skill

sets and seniority matched to requirements," said Vice Adm. Mark Ferguson, chief of naval personnel.

The NAVADMIN expands PTS to include Zone C Sailors with 10 to 14 years of service. Therefore, all E-6 and below Zone C Sailors with an End of Active Obligated Service (EAOS) date on or after Feb. 1, 2010 must submit a PTS application regardless of their reenlistment intentions. However, Zone C Sailors selected for or already advanced to chief petty officer are exempt.

In addition to members of the chief petty officer community, exemptions include Sailors currently under permanent change of station (PCS) orders, Sailors with approved conversion package and Sailors with an approved selected reenlistment bonus (SRB) pre-

certification.

According to statistics from the Center for Career Development, in 2008 almost 90 percent of Sailors who applied for PTS

remained in their current rating. Quality Sailors who hold ratings in overmanned fields may be offered reenlistment in an undermanned rating.

However, Sailors with a poor performance history may not be granted permission to reenlist.

"Our future is in our E-4, E-5, and E-6 petty officers who should see advancement opportunities in their future in an organization that rewards the best performance," said Ferguson.

Sailors should consult their counselors career about 15 months prior to their EAOS to complete the required paperwork and request their command submit a PTS application, regardless of their intentions to re-enlist.

For more information regarding the submission process, application format or other PTS issues, visit the www.npc.navy.mil or contact NPC's Customer Service Center 1-866-U-ASK-NPC (1-866-827-5672).



June 4 Norfolk Tides VS Buffalo Bisons @ 1915

June 5 Red, White & Blue Tourney. \$60 per person. Call 444-5572 FMI.

June 6

CVN-65 MWR Adventures into the Unknown. Trip cost is \$5 and departs @ 0900.

June 9

The Veronicas @ the Norva playing at 1830.

June 10

No Doubt with Paramore performing @ the VA Beach **Amphitheater**



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Big E Ouflook

Galley Note

S-2 will be hosting a menu review board on Thursday, 4 June at 0900 on the aft mess decks. All are invited to come and give suggestions and opinions.

Health Note

Sign up today to give yourself a fresh start. Four week tobacco cessation course starts Wednesday, 10 June, and will extend through Wednesday, 1 July, meeting every Wednesday at noon in the ESO Classroom. RSVP is mandatory. Please contact HM3 Wright to reserve your seat.

First Aid Training

310 Advanced First Aid Training will be held in Main Medical onboard the ship at 1300 every Thursday. If you have more than 10 personnel that need this training e-mail HM2 Shields to schedule a time for training in the afternoon.

Damage Control Training

DC Training schedule is as follows:

1-Series Lockers: Tuesdays from 1200-1300.

7-Series Lockers: Wednesday from 0900-1000.

Repair Lockers 4 & 5: Thursdays 1130-1230.

Repair Lockers 2 & 3: Fridays 0900-1000.

"Tuition Assistance" Continued from pg. 1

said Personnel Specialist Seaman Recruit Barbara Filo, who works diligently in the ESO office tracking TA forms and assisting with any problems Sailors may have concerning the application package.

Even though the TA program is widely used among military members, there may still be some questions about the application process for newer Sailors onboard. The first step is to attend a TA workshop.

"Many people don't know, but the workshop is a required part of the application process and is extremely important for understanding the program as a whole," said Filo.

After completing the workshop, there are three forms that will finish the process

"You must fill out the TA application form, print out a cost sheet from the school and have a request chit signed by your chain of command," said Filo. "Then all you have left to do is route the paperwork to ESO, where we will direct you further." Although TA covers an astounding 100 percent of school tuition, there are a few stipulations for things that it won't cover.

TA cannot be authorized for the same course twice, used to pay for books, supplies, or flight training. The member must also reimburse funds when he/she voluntarily withdraws or receives a failing grade in a course.

In spite of a few minor restrictions, Sailors get to reap the advantages of taking free classes while on active duty.

"Tuition Assistance has afforded me the opportunity to complete my bachelor's degree online without any cost to me, allowing me to save my Montgomery GI Bill," said Personnel Specialist 3rd Class Cynthia Cordero. "This is a great program that I would recommend to anybody looking to get a degree or just become more knowledgeable in general."

If you are interested in this program please visit the Navy College website at https://navycollege.navy.mil.

"Finance" Continued from pg. 1

mind, which can vary anywhere from purchasing a car to taking a short vacation," said Grady.

The other two accounts are used more as traditional savings accounts. Funds from these two accounts shouldn't be touched unless absolutely necessary.

"The second account I suggest is an emergency account," said Grady. "The last account should be used for excesses, such as a bill that may be higher than anticipated."

While these accounts are good for small short-term goals, it's important to think about building wealth and preparing for retirement. The Thrift Savings Plan (TSP) is a great longterm tool available to Sailors.

"TSP is probably the best, but it isn't the only thing. There are also CDs [Certificate of Deposit], IRAs [Individual Retirement Accounts], and Money Markets."

For information on TSP, visit www.tsp.gov. Contact your bank for information on CDs, IRAs and Money Markets.

If you have general questions, or need advice, you can find Chief Grady in the AC & R Shop, or contact him at J-dial 7843.

Enterprise Happenings



Photo by MC3(SW) Tracey Whitley

Former USS Enterprise (CVN-65) Executive Officer Capt. John Dixon gives his final 1MC announcement to the Sailors aboard Big E Friday.



Photo by MC3(SW) Tracey Whitley

USS Enterprise (CVN-65) Commanding Officer Capt. Ron Horton talks with Director, Fleet Maintenance, U.S. Fleet Forces RDML John Orzalli (far left) and Commander, Naval Air Force Atlantic RADM Richard O'Hanlon (middle) about Big E's shipyard progress.

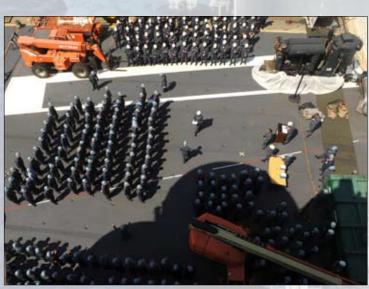


Photo by MC3 Stacy D. Laseter

USS Enterprise (CVN-65) Commanding Officer Capt. Ron Horton frocks the newest 1st and 2nd Class Petty Officers during a frocking ceremony held on the flight deck Tuesday.



Photo by MC3(SW) Tracey Whitley

Former USS Enterprise (CVN-65) Executive Officer Capt. John Dixon gives his last salute and farewell to the Sailors aboard Big E Friday.